



The Senior Sentinel

884-4100 885-5381 863-6112 587-8653 654-9003 798-0231



**Happy St. Patrick's Day
Happy Spring**



**Daylight Savings Begins March 13th Don't Forget to Set Your Clocks
Ahead 1 Hour**

AARP Volunteer Tax Preparation

AARP Volunteers will prepare taxes again this year. Trained volunteers will prepare Federal and State personal income taxes for low to moderate income individuals. Electronic filing is available. Locations and days for this service are listed below. Each site will start their first schedule day on or after February 1st. **Please call for an appointment. They are required.**

<u>Location</u>	<u>Day</u>	<u>Phone</u>
Clifton Park-Halfmoon Library	Mondays	371-8622
Halfmoon Senior Center	Tues., Wed., & Thurs.	371-3892
Malta Community Center	Wednesdays & Thursdays	899-4411
Mechanicville Senior Center	Wednesdays	664-7877
Mechanicville Library	Mondays & Saturdays	664-4646
Moreau Community Center	Wednesdays	792-6007
Office for the Aging	Mondays	884-4100
Saratoga Springs Senior Center	Tuesdays	584-1621
Shenendehowa Adult Community	Monday thru Friday	383-1343
Southern Saratoga YMCA (Clifton Park)	Thursdays	2-1-1

**Please be sure to bring:
Your Social Security Card
A Photo ID
A Copy of your 2014 Tax Return**

Nutritional Program Weather Closing: If the home delivered meals are canceled due to the weather, the information will be listed on your local T.V. Stations. It will be listed under **Saratoga County Senior Meals.**

5 Tips for Those New to Medicare

1. **Know whether you qualify, and enroll when you become eligible.** Medicare is the federal health insurance program for people who are 65 and over, some people under 65 with a disability, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

Those turning 65 should enroll in Medicare during the Initial Enrollment Period (IEP). This 7-month period includes 3 months before you turn 65, the month you turn 65, and 3 months after you turn 65. Those under 65 with disabilities will begin receiving Medicare after they have been receiving Social Security Disability Insurance (SSDI) for 24 months. Different rules apply for people eligible because of ESRD and ALS—contact SSA for more information.

2. **Understand what Medicare covers.** Different parts of Medicare cover different services:

- Part A: Covers inpatient services and is also called hospital insurance.
- Part B: Covers outpatient services and is also called medical insurance.
- Part D: Covers prescription drugs and is only offered through private insurance companies. It's best to get your medications at a preferred, in-network pharmacy that works with you Part D plan.

3. **Know your coverage options.** Which Medicare coverage option is right for you depends on your health care needs. Original Medicare is coordinated by the federal government, and consists of Part A and Part B. You pay Medicare premiums, deductibles and coinsurances (usually 20 percent of the Medicare-approved cost for outpatient care). If you want Medicare drug coverage (Part D) with Original Medicare, you will need to actively choose and join a stand-alone Medicare private drug plan (PDP). What happened to Part C? Medicare Advantage Plans allow you to get Parts A, B, and D through one private plan. You pay the Part B premium, and you may pay a separate premium for the plan. Medicare Advantage plans come in many different forms, with different cost-sharing and network rules.

4. **Pay attention to how Medicare works with other types of health insurance.** Medicare can either be primary or secondary to employer insurance. This usually depends on the size of the employer and whether or not someone is currently working. You should talk to your employer and Medicare to find out how your employer insurance will work with Medicare. If you have retiree insurance from you or your spouse's former employer, in almost all cases, you should enroll in both Medicare Parts A and B to have full coverage of doctors' services and other medical care.

5. **Get screened for programs that can help pay for Medicare costs.** There are a number of government programs that may help if you qualify. Extra Help is a federal program that helps you pay for some or most of the costs of Medicare prescription drug coverage (Part D). You can apply for the Extra Help program through the Social Security Administration or your local Medicaid office. Contact your State Health Insurance Assistance Program (SHIP) at 877-839-2675 to be screened for additional programs within your state.

Reprinted from January 2016 Medicare Rights Center

Saratoga County Public Health and the Office for the Aging Health Screening Schedule for *April 2016.*

Bishop Hubbard	10:00am to 12:00pm	April 6, 2016
Malta Community Center	10:00am to 12:00pm	April 18, 2016
Halfmoon Senior Center	10:00am to 12:00pm	April 27, 2016

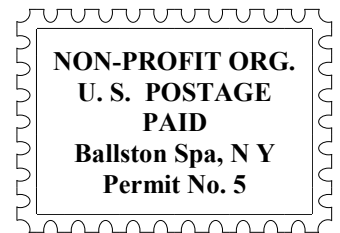
Need Help Paying for Medicare?

Medicare Savings Programs, also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles.

Representatives from OFA will be available at the Health Screenings listed above to assist you or you may call 884-4100 to see if you qualify.

Saratoga County Office for the Aging
152 West High Street
Ballston Spa, N. Y. 12020

Return Service Requested



*Saratoga County Office for the Aging is funded by Title III of the Older Americans Act,
New York State Office for the Aging, the County of Saratoga and local Municipalities*

From Our Dietitian:

Health Benefits of Cabbage

(Information adapted from Nutrition and You 2014)

Cabbage on your Saint Patrick's Day menu? Not only is cabbage a tasty choice but a nutritious one as well. Cabbage belongs to the mustard family which also includes other vegetables such as broccoli, cauliflower, brussels sprouts and kale. Cabbage can be eaten raw, cooked or preserved. Interestingly, there are over 400 different varieties of cabbage with popular varieties in the U.S. including green, red and savoy.

Although all types of cabbage have a healthy nutrient profile some nutrients are specific to the type of cabbage chosen. For example, red cabbage contains anthocyanins a phytochemical also found in beets, blueberries and Bermuda onions. Sauerkraut is rich in the friendly bacteria lactobacillus acidophilus. Sauerkraut is also high in sodium whereas cabbage is not. Rinsing sauerkraut in a colander under cold water will help reduce some of its sodium content.

Consider these nutritional attributes in cabbage as you are enjoying your Saint Patrick's Day meal:

- Cabbage** is low in fat and calories. One half cup of cabbage provides approximately 25 calories.
- Cabbage** contains compounds that have powerful antioxidants that are known to help protect against breast, colon and prostate cancers. Cabbage also helps reduce the "bad" cholesterol in the blood.
- Cabbage** is an excellent source of natural vitamin C. Foods rich in vitamin C help to strengthen the immune system as well as help the body develop resistance to chronic inflammation.
- Cabbage** is rich in essential vitamins such as vitamin B5, vitamin B6, and vitamin B1. B vitamins are involved in energy production, functioning of the nervous system and other numerous bodily processes.
- Cabbage** contains an adequate amount of minerals, which are important for daily well being and functioning.
- Cabbage** is a very good source of vitamin K. Vitamin K gives you healthy bones and has an established role in limiting neuronal brain damage in patients afflicted with Alzheimer's disease.